



MOBILE ICE CREAM GUIDE

BUSINESS STARTUP GUIDE AND WORKBOOK

VETERAN'S STRATEGIC SOLUTIONS LLC



Ice cream — mobile

ICE CREAM MOBILE

A start guide for getting your own business off the ground

A START GUIDE FOR GETTING YOUR OWN BUSINESS OFF THE GR

Veteran's Strategic Solutions LLC — Business Model Series

Before you read this

BEFORE YOU READ THIS



This guide works anywhere in the United States. Dollar figures are estimates from public sources, not quotes. Mobile vending rules are set city by city and vary sharply — a permit valid in one county may be worthless in the next. Verify everything with your own health department and city clerk. Wherever there is a blank line, write in your own answer.

What this business actually is

WHAT THIS BUSINESS ACTUALLY IS

You bring frozen dessert to where people already are, on a hot day, and they buy it because it is there.

Nobody plans to buy an ice cream from a truck. It is entirely an impulse purchase, which is why the bright wrap and the music matter as much as the product.

What this is not: a food truck in the ordinary sense. Frozen dessert operations face a lighter regulatory load than cook-food trucks because there is no cooking. That is the good news. The complications are elsewhere.

Read this first — the two models

READ THIS FIRST THE TWO MODELS



These are the two real versions of this business, and hybrid attempts almost always underperform both. Pick one, build for it, and add the other in year three if at all.

Model 1: The novelty route

MODEL 1 THE NOVELTY ROUTE

Prepackaged bars, pops, cones and sandwiches bought wholesale. A cold-plate or compressor freezer holding everything at around -10°F. Neighbourhood routes with a music box.

- 100 to 400 items a day at \$2 to \$5 each
- 60 to 75 percent margin per item
- Minimal customer interaction. It is a volume game
- Permits are a city peddler licence and a frozen dessert permit
- Peak season May to September

Model 2: The scoop or soft-serve truck

MODEL 2 THE SCOOP OR SOFT-SERVE TRUCK

Hand-dipped from a dipping cabinet holding 8 to 16 bulk tubs, or soft serve from a machine.

- Higher ticket, higher margin per sale, far more customer interaction
- Much heavier build and much heavier licensing
- Better suited to events and bookings than to routes

Which one to start with

WHICH ONE TO START WITH

Start with novelties. The reasoning is in Part 2 and it is not close.

Part 1 — What each model actually costs

PART 1 WHAT EACH MODEL ACTUALLY COSTS



3

	Novelty route	Scoop / soft serve
Vehicle	Used step van or truck	Same, or purpose-built
Cold equipment	Cold-plate or compressor freezer	Dipping cabinet, or soft-serve machine from \$2,250
Batch freezer, if making your own	Not needed	\$3,500 to \$15,000+
Opening inventory	\$1,000 to \$2,000	\$3,000 to \$5,000 in mix, toppings, cones, packaging
Commissary	Often required	Required for most frozen-dessert operations, \$400 to \$1,500/month
Power draw	Moderate	Heavy — see Part 4
Dairy licensing	Usually not	Often yes — see Part 3

Overall build ranges, verified: a basic used trailer finished out by the owner can start around \$30,000. A standard build commonly lands at \$50,000 to \$100,000. A full ice cream truck with a batch freezer and dipping cabinet can reach \$150,000.

Other line items: freezers \$3,000 to \$7,000 · full vinyl wrap \$2,500 to \$5,000, partial wrap or logo \$1,000 to \$3,000 · permits \$800 to over \$17,000 depending on location.

Dessert is an impulse buy. A bright, fun wrap earns its cost — this is one of the few businesses where the paint job is genuinely a revenue item.

Part 2 — Why novelties win for a first truck

PART 2 WHY NOVELTIES WIN FOR A FIRST TRUCK

Five reasons, and together they are decisive:

1. No dairy plant licence. Soft serve and scratch-made frozen dessert can trigger state dairy manufacturing licensing. Prepackaged novelties bought wholesale generally do not. See Part 3.
2. No machine to break. A soft-serve machine is a \$2,250-plus piece of equipment that needs daily breakdown and cleaning, and when it fails on a Saturday you are done for the day.
3. No mix to spoil. Soft-serve mix is a perishable dairy product with a short life. A box of novelty bars is not.
4. Food cost on prepackaged novelties is unusually low, which is what produces the 60 to 75 percent margin on a small ticket.
5. It is a volume game you can learn. Four hundred small transactions a day teaches you routes, timing and pricing fast, on cheap inventory.

The trade-off is honest: lower ticket per customer, less differentiation, and you are selling the same bars everyone else sells. You win on route, timing and reliability rather than on product.

Part 3 — Permits, and the traps

PART 3 PERMITS AND THE TRAPS

The core set

THE CORE SET

- Business licence
- Mobile food vendor or peddler licence — \$75 to over \$1,000, processing 30 to 90 days
- Frozen dessert permit in many jurisdictions
- Health department permit and vehicle inspection
- Food handler certification
- Commissary agreement, required for most frozen-dessert operations
- Sales tax registration

Total permit cost ranges from about \$800 to more than \$17,000 depending on where you operate. That spread is real and it is almost entirely about the city.

Trap 1: jurisdiction

TRAP 1 JURISDICTION

A permit for one county may not be valid in the next.

An ice cream route naturally crosses city lines — that is the whole point of a route. Map the jurisdictions you intend to work before you apply, and budget for each one.

Jurisdictions on my route: _____ · Permit cost for each: _____

Trap 2: dairy licensing on soft serve

TRAP 2 DAIRY LICENSING ON SOFT SERVE

This is the one people do not see coming.

Check licensing, zoning, and tax rules for your own city and state before starting.

If you plan to serve soft serve, ask your state specifically about frozen dessert or milk products licensing. Do not assume the food vendor permit covers it. It is also a strong argument for starting on novelties.

Trap 3: distance rules around events

TRAP 3 DISTANCE RULES AROUND EVENTS

The obvious place to sell ice cream is a fair or a festival. Many cities specifically stop you.

Check licensing, zoning, and tax rules for your own city and state before starting.

That rule exists to protect the vendors who paid the event fee. The lesson generalises: event access is bought, not taken. Check the rule in every city on your route, and if you want the fair, apply as a vendor.

Trap 4: music and chimes

TRAP 4 MUSIC AND CHIMES

Music and chime ordinances are ice-cream-specific and vary sharply by city. Some restrict hours, some restrict volume, some prohibit playing while stationary.

These are also the line items most likely to stall a launch if filed late. Ask about them in the same call as the peddler licence.

Trap 5: insurance minimums set by the city

TRAP 5 INSURANCE MINIMUMS SET BY THE CITY

Check licensing, zoning, and tax rules for your own city and state before starting.

Check your city's stated minimum before buying a policy. A policy below the required limit is money spent for nothing.

Note also: many cities require a food plan review before you open — submitting your build for approval. Find out whether yours does before you finish the truck.

Part 4 — Power and the cold chain

PART 4 POWER AND THE COLD CHAIN

Your entire inventory is one compressor away from being worthless. Treat this as the operational core of the business, not a technical detail.

Power

POWER

Frozen dessert leans harder on power than most food trucks because freezers and soft-serve machines run all day rather than in bursts.

A soft-serve machine can draw several thousand watts on startup. Undersizing the generator or inverter risks brownouts — and a brownout mid-service can ruin a batch of mix.

- Size the generator for startup surge, not running load, and leave headroom
- Total every compressor, the machine, lighting and the point of sale
- A generator should not run at maximum output for extended periods

The cold chain

THE COLD CHAIN

A compressor failure on a hot afternoon melts your entire inventory. That is not a remote risk — it is the single most common way these operations lose money in a day.

- Carry a backup plan. Many operators run a second freezer or a backup power source
- Cold plate versus compressor freezer is a real decision. Cold plates are simpler and quieter but must be frozen overnight and have a fixed holding time. Compressor units run continuously but depend on power
- Know your holding time. If you run cold plates, you know exactly how many hours you have. Plan the route around it
- Check temperatures during service, not just at the start
- Have a plan for what you do when it fails. Where is the nearest freezer you can get to?

My freezer type: _____ · Holding time: _____ · Backup plan: _____

Part 5 — Routes, and where the money actually is

PART 5 ROUTES AND WHERE THE MONEY ACTUALLY IS



The neighbourhood route

THE NEIGHBOURHOOD ROUTE

The classic model. Timing is everything — you want to be on the street when children are home and parents are outdoors.

Build a repeatable schedule and hold it. The route works because people learn when you come. A truck that shows up at random is a novelty; a truck that comes at four on Tuesdays is a habit.

Track sales per stop, not per day. Cut the worst stop every few weeks and try a new one.

The bookings, which are better money

THE BOOKINGS WHICH ARE BETTER MONEY

This is where a first-year operator should push, and most do not.

- Private parties and birthdays. Booked in advance, flat rate, and you know the revenue before you leave the house
- Corporate events and employee appreciation days. Companies pay well for this and buy it every year
- Schools — end of year, sports days, fundraisers
- Apartment complexes and HOAs. A community event, paid by the management company
- Churches, youth groups, summer camps
- Real estate open houses and grand openings
- Weddings, increasingly

A flat-rate booking removes every variable that makes route work risky — no weather gamble, no guessing volume, no wasted inventory.

Ask for the booking every time somebody compliments the truck. That sentence is most of the sales process in this business.

Part 6 — The season, and the other seven months

PART 6 THE SEASON AND THE OTHER SEVEN MONTHS

Peak season is May to September. In most of the country that is the business.

Plan on your realistic operating window, not twelve months. If you have five good months, those five months carry the year — and your pricing and volume targets need to reflect that.

What to do with the off-season

WHAT TO DO WITH THE OFF-SEASON

- Indoor events. Corporate parties, school functions, holiday events
- Move the truck south, if you are willing to travel
- Maintenance and build-out. Do the repairs, the rewrap and the permit renewals in the off-season, not in June
- Book next season now. Corporate and school bookings are arranged months ahead. October is a good month to be selling June
- Take it off the road deliberately and budget for it. A perfectly good answer if you planned for it

The mistake is treating October as a disappointment rather than as the month you fill next summer's calendar.

My realistic season: _____ months · Weekly target in season: \$ _____

Part 7 — Making it a real business

PART 7 MAKING IT A REAL BUSINESS

Step 1. Call the city clerk and the health department, in that order

STEP 1 CALL THE CITY CLERK AND THE HEALTH DEPARTMENT I

Ask the city about the peddler licence, the music ordinance, distance rules near events and schools, insurance minimums, and whether a food plan review is required. Ask the health department about the frozen dessert permit, commissary requirement and vehicle inspection.

And if you intend to serve soft serve, ask the state about dairy or milk products licensing separately.

Step 2. Sole proprietor or LLC

STEP 2 SOLE PROPRIETOR OR LLC

Filing fees \$35 to \$500 by state, about \$132 average, plus annual fees. A single-member LLC is the standard for a first truck. Check licensing, zoning, and tax rules for your own city and state before starting.

Step 3. Get an EIN — it is free

STEP 3 GET AN EIN IT IS FREE

irs.gov, five minutes.

Step 4. Business bank account, separate from personal

STEP 4 BUSINESS BANK ACCOUNT SEPARATE FROM PERSONAL

Step 5. Insurance

STEP 5 INSURANCE

Commercial auto, general liability at or above your city's stated minimum, and product liability. Add equipment coverage — your freezer is the business.

Step 6. Sales tax

STEP 6 SALES TAX

Prepared food and frozen dessert are taxable in most states. Register before your first sale.

Step 7. Understand what you owe

STEP 7 UNDERSTAND WHAT YOU OWE

Self-employment tax of 15.3% on net plus income tax. Quarterly if you expect to owe \$1,000 or more federally — April 15, June 15, September 15, January 15. Set aside 25 to 30 percent of net.

One thing specific to a seasonal business: your income is concentrated in two quarters. Make the quarterly payments anyway, based on what you actually earned that quarter.

Part 8 — Money help for veterans

PART 8 MONEY HELP FOR VETERANS

VR&E, Chapter 31 — what is actually true.

The self-employment track is widely advertised as VA funding to start a business. The regulation requires that your service-connected disabilities be severe enough that self-employment is the only reasonably feasible career path for you. It is not a track you simply choose. In 2021, 162 veterans were in it out of more than 80,000 using VR&E overall.

The long-term services track is different and far more commonly used. It covers vocational school, technical certificates and trade programs with no tuition cap, and can cover tools, equipment and certification exam fees.

The catch: VR&E is an employment program, not an education program. If a counselor determines you can reasonably obtain suitable work with the training you already have, it gets denied. Anything funded must sit inside an approved individualised employment plan developed with your counselor.

Apply with VA Form 28-1900 and put the question to your counselor. Do not plan around a yes.

Free and reliable to everyone, no rating required: Small Business Development Centers, SCORE mentoring, Veterans Business Outreach Centers.

One warning specific to this business. A truck is collateral, so financing is easy to find. A \$100,000 truck note against a five-month season is a hard obligation to carry. Start with a used vehicle and novelty inventory, prove the routes and the bookings, and buy the better truck out of what the business earned.

Part 9 — The three places people get stuck, and how to get past them

PART 9 THE THREE PLACES PEOPLE GET STUCK AND HOW TO G

1. Building a soft-serve truck first

1 BUILDING A SOFT-SERVE TRUCK FIRST

Soft serve is what people picture, the ticket is higher, and it feels like the real version of the business. It also brings a dairy licence, a machine that needs daily cleaning, perishable mix, a heavy power draw, and two or three times the build cost.

The fix: novelties first. Learn the routes, the timing and the permits on cheap inventory. Add soft serve in year two or three, when you know exactly where the demand is.

2. Underestimating the permit map

2 UNDERESTIMATING THE PERMIT MAP

You get licensed in your own city, build the truck, and then discover the three neighbouring towns on your route each want their own permit — at \$75 to \$1,000 apiece and 30 to 90 days each.

The fix: map the route first. List every jurisdiction, call each one, and budget the total before you buy the vehicle.

3. Betting the season on the weather

3 BETTING THE SEASON ON THE WEATHER

Route work is entirely weather-dependent. A wet July can take out a third of your year, and there is no way to recover it in November.

The fix: book flat-rate events deliberately, from the first month. Parties, corporate days, schools and apartment complexes pay whether or not it rains, and they are the difference between a hobby and a business.

None of these are reasons not to start. They are the three potholes in the road, and every one of them is avoidable if you know it is coming.

Part 10 — Your first 90 days

PART 10 YOUR FIRST 90 DAYS

Days	What you do
1 to 14	Map your route jurisdictions. Call each city clerk and health department. Ask about dairy licensing if you want soft serve.
15 to 30	Decide novelty or scoop. LLC, EIN, bank account. Insurance quotes at or above city minimums.
31 to 50	Buy the vehicle and freezer. Submit for food plan review if required. Apply for permits — they take 30 to 90 days.
51 to 65	Wrap the truck. Set up the freezer and power. Test your holding time on a hot day before you sell anything.
66 to 80	First routes. Track sales per stop.
81 to 90	Call ten apartment complexes, five schools and three employers about bookings.

The one number to track

THE ONE NUMBER TO TRACK

Sales per stop, not sales per day.

A day that produces \$400 across eight stops hides the fact that two stops made \$300 of it and three made nothing.

Log every stop: location, time, items sold. Cut the worst stop every two weeks and replace it with a new one.

Do that through one season and you have a route — which is the actual asset in this business, and the thing you could one day sell.

Stop A: \$_____ · Stop B: \$_____ · Stop C: \$_____ · Worst: _____

After the first season, add: percentage of revenue from booked events. Route income is weather. Bookings are a business.

Where this goes if it works

WHERE THIS GOES IF IT WORKS

One truck, one good route. Five months a year, novelties, no employees. Seasonal and genuinely profitable for the hours.

Events-focused. Drop the route and take flat-rate bookings only. Fewer days, better margin, no weather risk, and booked months ahead.

A second truck. Hire a driver, run two routes. Your income roughly doubles and you become a manager and a mechanic.

Add soft serve or scratch-made. Once the demand is proven, the higher ticket and the differentiation are worth the licensing and the machine.

The one-page version, if you read nothing else

THE ONE-PAGE VERSION IF YOU READ NOTHING ELSE

- Two models — novelty route or scoop truck. Pick one. Hybrids underperform both.
- Start with novelties. No dairy licence, no machine, no perishable mix, and 60 to 75 percent margins.
- Soft serve can trigger a state dairy or milk products licence that the food vendor permit does not cover. Ask before you build.
- A permit in one county may be worthless in the next. Map the route first and budget every jurisdiction.
- Check licensing, zoning, and tax rules for your own city and state before starting.
- Ask about the music ordinance in the same call as the peddler licence.
- Meet your city's stated insurance minimum, not the cheapest policy available.
- Size the generator for startup surge and carry a backup. One compressor failure on a hot day costs you the whole load.
- Push flat-rate bookings from month one — parties, corporate days, schools, apartment complexes. They pay whether or not it rains.
- Track sales per stop. Cut the worst one every two weeks.

A last word

A LAST WORD

This is a simple business that gets complicated in exactly one place: the permits. Everything else — the freezer, the route, the inventory — is straightforward work you can learn in a season.

Do the licensing map before you buy the truck, start on novelties, and get flat-rate bookings on the calendar before the weather decides your year for you.

This guide is a starting framework, not legal, tax, insurance or financial advice. Mobile vending, frozen dessert, dairy and music ordinance requirements vary by state, county and city and change over time — verify every regulatory item with your own city clerk and health department before you operate. Check licensing, zoning, and tax rules for your own city and state before starting. Tax figures reflect federal rules current as of August 2026. Vehicle, equipment, permit and inventory costs are estimates gathered from public sources, not quotes.

Startup Checklist

STARTUP CHECKLIST

Use this checklist to turn the guide into a sequence of actions for your own market and circumstances.

Done	Startup action	Owner	Target date
☐	Choose the business structure you will use.		
☐	Get an EIN and open a separate business bank account.		
☐	Check licensing, zoning, and tax rules for your own city and state before starting.		
☐	Confirm insurance needs before accepting work or inventory.		
☐	Complete the local market test described in the core guide.		
☐	Build the startup budget and record actual costs.		
☐	Set pricing using your own costs and required margin.		
☐	Prepare customer terms, estimate and invoice forms.		
☐	Launch outreach and record every lead and result.		

Equipment and Budget Worksheet

EQUIPMENT AND BUDGET WORKSHEET

List only the tools, equipment, supplies, software and services required for the version of the business you plan to launch.

Item	Required or optional	Estimated cost	Actual cost	Supplier or source

Budget summary	Amount
Startup total	
Monthly fixed costs	
Working cash reserve	
Total funding needed	

Pricing and Estimate Template

PRICING AND ESTIMATE TEMPLATE

Complete the cost fields with your own numbers. Use the pricing guidance in the core guide for the business-specific method.

Estimate field	Details or calculation	Amount
Customer and project		
Materials or inventory		
Labor hours and rate		
Equipment or venue		
Travel or delivery		
Subcontractors		
Overhead allocation		
Contingency or risk allowance		
Subtotal		
Applicable tax		
Estimated total		
Deposit and payment schedule		
Estimate expiration date		

Invoice Template

INVOICE TEMPLATE

Business information	Customer information
Business name: Address: Phone: Email: Tax ID:	Customer name: Company: Billing address: Phone: Email:

Invoice number	Invoice date	Due date	Project or job

Description	Quantity	Rate	Amount
Subtotal			
Tax			
Payments or deposits			
Balance due			

Payment method and terms: _____

Job Log and Lead Tracker



Record every inquiry, estimate, job and follow-up so the business can be managed from actual results.

Date	Lead or customer	Source	Need or job	Estimate	Status	Next action

Period	Leads	Estimates sent	Jobs won	Revenue	Follow-ups due

Compliance and Safety Page

COMPLIANCE AND SAFETY PAGE

Check licensing, zoning, and tax rules for your own city and state before starting.

Review	Requirement or safety point from the core guide
☐	This guide works anywhere in the United States. Dollar figures are estimates from public sources, not quotes. Mobile vending rules are set city by city and vary sharply — a permit valid in one county may be worthless in the next. Verify everything with your own health department and city clerk. Wherever there is a blank line, write in your own answer.
☐	Permits are a city peddler licence and a frozen dessert permit
☐	1. No dairy plant licence. Soft serve and scratch-made frozen dessert can trigger state dairy manufacturing licensing. Prepackaged novelties bought wholesale generally do not. See Part 3.
☐	Business licence
☐	Mobile food vendor or peddler licence — \$75 to over \$1,000, processing 30 to 90 days
☐	Frozen dessert permit in many jurisdictions
☐	Health department permit and vehicle inspection
☐	Sales tax registration
☐	Total permit cost ranges from about \$800 to more than \$17,000 depending on where you operate. That spread is real and it is almost entirely about the city.
☐	A permit for one county may not be valid in the next.
☐	Agency or authority contacted: _____
☐	Written confirmation or permit saved at: _____
☐	Review date: _____ Renewal or recheck date: _____

Launch Readiness

Mobile Ice Cream Guide



Use the worksheets in this guide to record your own numbers, decisions and results.

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